If there is no eligible surviving spouse or domestic partner at your death after your pension became effective, there will then be a lump sum death benefit payable in accordance with the terms of your Designation of Beneficiary form equal to:
(1) the excess, if any, of your contributions with interest to your pension effective date over the pension and commutation (if any) payments
(2) a percentage of your annual pension. This is based on your annual pension after reduction for any pension to a designated survivor and any commutation payment unless you became a participant prior to May 1, 2023 and elect to commute no more than one-third of your pension (in which case it is before reduction for any commutation). The percentage is 200 percent if death occurs before age 65, and decreases thereafter by 20 percentage points each year to 50 percent at age 73 or over (using the nearest age).

Age Nearest Birthday at	Percentage
65 or under	200
66	180
67	160
68	140
69	120
70	100
71	80
72	60
73+	50

Pre-commutation benefit	$	50,000	
Post-commutation benefit	$	40,000	20% commutation
Post-commutation benefit	$	25,000	50% commutation

Samples	A	B	D	D	E	F
Participation date	Pre-5/1/2023	Pre-5/1/2023	Pre-5/1/2023	Pre-5/1/2023	Post-5/1/2023	Post-5/1/2023
Commutation percentage	None	No more than 1/3	More than 1/3	More than 1/3	No more than 1/3	More than 1/3
Age at death	65 or under	65 or under	Over 65	65 or under	65 or under	Over 65
Contributions greater than benefits paid	Yes	No	No	No	No	No
Age at retirement	55	55	55	55	55	55
Age at death	58	58	71	58	58	71
Annual pension in receipt	$50,000	$40,000	$25,000	$25,000	$40,000	$25,000
Annual pension for death benefit calculation	$50,000 pre-commutation	$50,000 pre-commutation	$25,000 post-commutation	$25,000 post-commutation	$40,000 post-commutation	$25,000 post-commutation
Commutation factor at retirement age	15.725	15.725	15.725	15.725	15.725	15.725
Commutation paid	$0	$157,250	$393,125	$393,125	$157,250	$393,125
(a) accumulated contributions	$170,000	$170,000	$170,000	$170,000	$170,000	$170,000
(b) benefits paid to date of death includes LS commutation paid	$150,000	$277,250	$793,125	$468,125	$277,250	$793,125
(c) net of (a) minus (b)	$20,000	$0	$0	$0	$0	$0
(d) applicable percentage	200%	200%	80%	200%	200%	80%
(e) applicable percentage x annual pension	$100,000	$100,000	$20,000	$50,000	$80,000	$20,000
Death benefit equals (c) + (e)	$120,000	$100,000	$20,000	$50,000	$80,000	$20,000